

**Marquis Aurbach Coffing**  
Chad F. Clement, Esq.  
Nevada Bar No. 12192  
Christian T. Balducci, Esq.  
Nevada Bar No. 12688  
Jared M. Moser, Esq.  
Nevada Bar No. 13003  
10001 Park Run Drive  
Las Vegas, Nevada 89145  
Telephone: (702) 382-0711  
Facsimile: (702) 382-5816  
[cclement@maclaw.com](mailto:cclement@maclaw.com)  
[cbalducci@maclaw.com](mailto:cbalducci@maclaw.com)  
[jmoser@maclaw.com](mailto:jmoser@maclaw.com)  
*Attorneys for Defendants*

**UNITED STATES DISTRICT COURT**

## DISTRICT OF NEVADA

## GUEORGUI GANTCHEV,

## [CONSOLIDATED CASES]

12 Plaintiff,

Case No. 2:17-cv-00185-RFB-CWH

vs.  
3RD GENERATION INC. dba  
CALIFORNIA AUTO FINANCE, CARLOS  
NAVAS, DOES I-X and ROE  
CORPORATIONS J-X.

Case No. 2:17-cv-01692-JAD-PAL

Case No. 2:17-cv-01692-JAD-PAL

**PROPOSED ORDER GRANTING  
MOTION FOR AN ORDER  
DIRECTING EXPERIAN  
INFORMATION SOLUTIONS, INC.  
QUIFAX, INC.; AND TRANSUNIC  
TO PRODUCE DISPUTE RECORDS**

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3RD GENERATION INC. dba  
CALIFORNIA AUTO FINANCE, a  
California corporation.

#### **Counterclaimant,**

21 || vs.

GEORGE'S AND GEORGE'S, LLC d/b/a  
LV Cars, a Nevada limited liability company;  
GUEORGUI GANTCHEV, individually, and  
as Manager for GEORGE'S AND  
GEORGE'S, LLC d/b/a LV Cars, a Nevada  
limited liability company; DOES I-X; and  
ROE CORPORATIONS I-X,

### Counterdefendants.

1 Before the Court is Defendant-Counterclaimant 3rd Generation Inc. dba California  
2 Auto Finance's ("CAF") and Defendant Carlos Navas' ("Navas," and together with CAF,  
3 "Defendants") Motion For An Order Directing Experian Information Solutions, Inc.;  
4 Equifax, Inc.; and TransUnion to Produce Dispute Records [ECF No. 49] ("Motion"). No  
5 opposition or other response to the Motion having been filed, Plaintiff Gueorgui Gantchev  
6 ("Gantchev") having been provided a copy of this Order by Defendants' counsel and having  
7 no objection to its form or substance, and for good cause appearing, Defendants' Motion is  
8 hereby GRANTED.

9 The parties previously submitted a Stipulation and Order Directing Experian  
10 Information Solutions, Inc.; Equifax, Inc.; and TransUnion to Produce Credit Reports and  
11 Dispute Records [ECF No. 42], which was rejected because the credit reporting agencies  
12 ("CRAs") are not parties to the present action and did not stipulate to produce the requested  
13 documents. Under 15 U.S.C. § 1681b, CRAs may furnish reports under only select,  
14 enumerated circumstances, including an order of this Court, and a subpoena alone pursuant  
15 to FRCP 45 is not sufficient for such reports to be disclosed. *See* 15 U.S.C. § 1681b(a)(1).

16 NOW, THEREFORE, IT IS HEREBY ORDERED AS FOLLOWS:

17 Experian Information Solutions, Inc. ("Experian"); Equifax, Inc. ("Equifax"); and  
18 TransUnion are ORDERED to produce to counsel for CAF, within fourteen (14) calendar  
19 days from the date of service of this Order, the following categories of documents:

20 1. Any and all documents and/or communications, whether in paper, electronic,  
21 or other form reflecting any and all disputes filed, submitted, dispatched, conveyed or  
22 otherwise transmitted by Gantchev to the CRAs, and each of them;

23 2. Documents and/or communications sufficient to identify the date of each  
24 dispute made by Gantchev to the CRAs; and

25 3. Documents and/or communications, whether in paper, electronic, or other  
26 form reflecting any notification of disputes by Gantchev, if any, sent to CAF.

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The parties, and each of them, shall cooperate, to the extent necessary, in order to provide counsel for Defendants with additional information that the CRAs may reasonably request in order to produce the requested documents.

## ORDER

## **IT IS SO ORDERED.**

Dated this 1 day of November, 2018.

U.S. MAGISTRATE JUDGE

## MARQUIS AURBACH COFFING

10001 Park Run Drive  
Las Vegas, Nevada 89145  
(702) 382-0711 FAX: (702) 382-5816